

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF OKLAHOMA

CHARLES D. RIDLEY,)	
)	Chapter 13 Case No. 11-81817-C
Plaintiff,)	
)	
-vs-)	Adversary Case No. 16-08008
)	
M & T BANK,)	
)	
Defendant.)	

AFFIDAVIT OF JEREMY KIRSH

STATE OF NEW YORK

COUNTY OF ERIE

Personally appeared before the undersigned attesting officer authorized to administer oaths, Jeremy Kirsh, who after being duly sworn, deposes and states:

1. My name is Jeremy Kirsh. I am over twenty-one (21) years of age, competent to make this Affidavit, and all facts testified to herein are within my personal knowledge.

2. I am a mortgage outreach manager for M&T Bank, Defendant in the above-styled case. In this capacity, I am familiar with the matters set forth below.

3. As I testified at the trial on February 16, 2017 (the "Trial"), I have access to the records kept with regard to loans handled by M&T Bank, such records are kept in the regular and normal course of business, and the notes made of events happening on each loan are contemporaneously made with the events as they occur.

4. I have reviewed Plaintiff Charles D. Ridley ("Ridley's") Proposed Findings of Fact and Conclusions of Law (the "Proposed Findings"). The document attached as Exhibit A to Ridley's Proposed Findings is only the first page of a four (4) page Mortgage Statement dated

February 16, 2017 (the "Partial Statement"). A true and correct copy of the complete four (4) page Mortgage Statement dated February 16, 2017 (the "Complete Statement") is attached hereto as Exhibit 1.

5. Ridley's Proposed Findings regarding the Partial Statement are seriously misleading.

6. Ridley asserts in the Proposed Findings that M&T Bank issued the Partial Statement showing that Ridley "has been charged numerous fees and charges including Foreclosure Attorney Costs, a Foreclosure Attorney Fee, and a Bankruptcy Attorney Fee."

7. This is false. Pages 1 and 3 of the Complete Statement show M&T Bank's cancellation of fees on Ridley's account as of February 10, 2017. The Transaction Activity reflects the cancellation of fees because each amount shown in the column labeled "Fees" is offset by a corresponding amount in the columns labeled "Total Received" and "Unapplied Funds." The Partial Statement omitted the transactions shown on Page 3 of the Complete Statement.


8. M&T Bank's cancellation of fees in the Transaction Activity section of the Complete Statement prior to the issuance of the Complete Statement is confirmed in the Explanation of Amount Due section. The Explanation of Amount Due reflects the following:

Explanation of Amount Due	
Principal	\$442.94
Interest	+ \$184.56
Tax/Insurance	+ \$63.83
Amount Billed this Statement	\$691.33
Amount Unpaid from Prior Statement	+ \$655.52
Unpaid Late Charge(s)**	+ \$31.38
Total Amount Due 03/01/17	\$1,378.23
** Including any fees/charges imposed since last statement totaling \$512.31	

9. The Explanation of Amount Due contains a notation "***including any fees/charges imposed since last statement totaling \$512.31," but that amount was not included in the calculation of the "Total Amount Due 03/01/17."

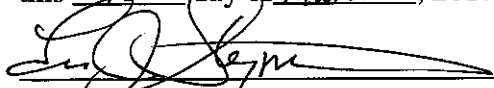
10. M&T Bank's cancellation of fees on Ridley's account is further confirmed by the subsequent Mortgage Statement sent to Ridley dated February 28, 2017 (the "February 28 Statement"). The February 28 Statement states the "Total Amount Due 03/01/17" is equal to Ridley's monthly mortgage payment of \$691.33 and there is no mention of the cancelled costs and fees. A true and correct copy of the February 28 Statement is attached hereto as Exhibit 2.

FURTHER AFFIANT SAYETH NAUGHT.



JEREMY KIRSH

Sworn to and subscribed before me
this 15 day of March, 2017.



Notary Public

My commission expires: _____

ERIC J. STEGMEIER
Notary Public - State of New York
Reg. No. 01ST6091484
Qualified in Erie County
My Commission Expires 4/28/2019

EXHIBIT 1



REPRESENTATION OF PRINTED DOCUMENT
P.O. Box 619063
Dallas, TX 75261-9063
RETURN SERVICE ONLY
Please do not send mail to this address

6-750-22526-0002608-001-000-010-000-000

CHARLES D RIDLEY
PO BOX 1177
HASKELL OK 74436-1177

Mortgage Statement

Account Number	0091623017
Payment Due Date	02/01/17
Amount Due	\$1,378.23
If payment received after 03/16/17, \$31.38 late fee will be charged.	

Contact Us

	General Customer Service:	1-800-724-2224
	Property Tax:	1-866-406-0949
	Property Insurance:	1-888-882-1847
	Correspondence Address:	Payment Mailing Address:
	Lending Services, Customer Support	P.O. Box 62182
	P.O. Box 1288 Buffalo, NY 14240-1288	Baltimore, MD 21264-2182
	https://onlinebanking.mtb.com	

Statement Date: 02/16/17

Account Information

Property Address	19220 S 211TH AVE EAS HASKELL OK 74436
Interest Rate	6.375%
Maturity Date	08/2022
Outstanding Principal*	\$35,180.78
Escrow Balance	\$191.15
Suspense Balance	\$522.31

* This is NOT a payoff figure. To obtain the full amount required to pay off your loan, please call us at 1-800-724-2224 or fax your request to 1-866-409-2653.

Explanation of Amount Due

Principal	\$442.94
Interest	+\$184.56
Tax/Insurance	+\$63.83
Amount Billed this Statement	\$691.33
Amount Unpaid from Prior Statement	+\$655.52
Unpaid Late Charge(s)**	+\$31.38
Total Amount Due 03/01/17	\$1,378.23
** including any fees/charges imposed since last statement totaling \$512.31	

Important Messages

With M&T Online Banking, you'll enjoy convenient, online access to your mortgage account details. You can access escrow and tax information, make payments, sign up for electronic delivery of your statements and much more. To access your account online, have your mortgage account number ready, visit onlinebanking.mtb.com and click the "Enroll Now" button to sign up or call 1-800-790-9130 for assistance. Equal Housing Lender. Member FDIC. NMLS #381076.

Our records show that we have not received the required mortgage payment on the account listed. If you are unable to make your payment, please call us to discuss the situation. We may be able to help you resolve it.

Past Payments Breakdown

	Paid Since Last Statement	Paid Year-to-Date
Principal	\$0.00	\$438.27
Interest	\$0.00	\$189.23
Escrow (Taxes & Insurance)	\$0.00	\$28.31
Fees	\$1,981.25	\$2,803.75
Partial Payment (Unapplied)	\$522.31	\$522.31
Total	\$2,503.56	\$3,981.87

Transaction Activity

Transaction Date	Due Date	Description	Total Received	Principal	Interest	Escrow	Optional Products	Subsidy	Unapplied Funds	Fees
02/10/17	02/17	NSF/Return Check Fee	\$10.00							\$10.00
02/10/17	02/17	Late Fee Waived								\$31.38
02/10/17		Forecl. Attny Fee	\$831.25							\$831.25
02/10/17	02/17	Payment	\$222.31						\$222.31	
02/10/17	02/17	Payment	\$300.00						\$300.00	
02/10/17	02/17	Forecl. Attny Cost	\$400.00							\$400.00
02/10/17	02/17	Bankruptcy Attny Fee	\$575.00							\$575.00
02/10/17	02/17	Forecl. Attny Fee	\$175.00							\$175.00
02/10/17		Forecl. Attny Cost								-\$222.31

(Continued on next page.)



CHARLES D RIDLEY

M & T BANK
PO BOX 62182
BALTIMORE MD 21264-2182


AMOUNT DUE		
Amount due		\$1,378.23
If received after	03/16/17	\$1,409.61


Please designate how you want us to apply any additional funds.


Additional Principal	\$								
Additional Escrow	\$								
Unpaid Late Charges	\$								
Other (Must specify)	\$								
Total Amount Enclosed	\$								

PAYMENT OPTIONS

M&T provides you the following options for making your mortgage loan payments.


- 


Payment by mail
P.O. Box 62182
Baltimore, MD 21264-2182
- 

Online payment
<https://onlinebanking.mtb.com>
- 

Pay-by-phone**
1-866-241-6014

**A fee may apply for this service.

- 

Automatic deduction
Enroll at
<https://onlinebanking.mtb.com>
- 

Pay at any M&T branch or through Western Union**
Call 1-800-724-1633 for nearest Western Union Location

ONLINE SERVICES

M&T offers a variety of online services to help you better manage your mortgage loan including:

- Payments
 - Sign-up for recurring automatic deductions
 - One time payments
 - Schedule extra payments (principal, escrow, fees, etc.)
- “Notify me” payment alerts – payments received or escrow disbursements
 - You can also view your loan payment history, amortization schedule, principal balance, interest rate and escrow account activity

Simply visit [www.https://onlinebanking.mtb.com](https://onlinebanking.mtb.com). For further assistance please contact us at 1-800-724-2224.

PAYMENT INFORMATION

- **Additional Amount:** Please designate how you want additional funds to be applied, we will apply them as directed provided your account is current. If your account is current, undesignated funds will be applied in the following order: escrow advances, late charges, NSF fees, payment shortages, all other fees and/or Principal. If you prefer additional funds be applied in a different manner please be sure to designate how you want the funds applied. Regardless of the account status, principal prepayments will only be applied to your account if your contract allows for prepayments. Please review the transaction activity on the front of this statement and notify M&T Bank within 90 days of receipt of this billing statement if you would like any additional funds to be applied in a different manner than what has been detailed herein.
- **Crediting of Payments:** Please be prompt – Any account payment will be credited to your account on the day it is received, not the day it is postmarked, provided it is made in United States Funds, by check or money order paid to M&T Bank and, is accompanied by a Payment Stub (Remittance Coupon) for the Account and received at our address indicated on the payment stub by 5:00 pm on any day Monday through Friday that is not a legal holiday. Payments are not accepted at M&T mortgage origination offices.
- **To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, M&T Bank retains rights under its security instrument, including the right to foreclose its lien.**
- **Reporting of Account Information to Credit Bureaus.** We may report information about your Account to credit bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report. If you think M&T has reported inaccurate information to a credit bureau, you may submit a dispute online with the credit bureau or write to us at M&T Bank, PO Box 900, Millsboro, DE 19966.
- To locate a HUD approved counseling agency please call: 1-800-569-4287, or visit <http://www.hud.gov>.

AUTOMATED ACCOUNT INFORMATION

Account information is easy to access through M&T Bank’s Automated Phone Service by calling 716-626-7010 or 1-800-724-2224. Please have your loan number and the first five (5) digits of your Social Security Number to access this convenient service. Automated information is available Monday – Saturday, 7:00 a.m. to 11:00 p.m., Eastern Time.

CONSUMER COMPLAINTS & INQUIRIES

- If you have a loan secured by real estate located in New York State:
- You can direct any complaints and inquiries to M&T Bank by referencing the “Contact Us” section on the first page of this statement.
 - You have the right to file complaints about M&T Bank with the New York State Department of Financial Services.
 - You can obtain further information by calling the New York State Department of Financial Services’ Consumer Assistance Unit at 1-877-BANK-NYS or by visiting the Department’s website at www.dfs.ny.gov.

IMPORTANT INFORMATION FOR SERVICEMEMBERS

Pursuant to the Servicemembers Civil Relief Act you & your dependents may be eligible for certain benefits and/or protections.

For further information please contact our SCRA Servicing Team by phone 8:30am–5pm (EST) Monday-Friday, Toll Free at 1-855-350-SCRA (7272), or at 1-302-934-4872, by email at scraservicing@mtb.com, or by mail at PO Box 900, Millsboro, DE 19966.

SERVICE FEE SCHEDULE (UNLESS LIMITED BY STATE LAW)*

Amortization Schedule	\$25.00
Account History (per year)	\$10.00
Duplicate 1098/Escrow Analysis	varies
Verification of Mortgage	varies
Document Copies (per request)	\$20.00
Subsequent Payoff Statement.	varies
Automated Payment by Phone	\$15.00 (\$17.00 when speaking with a Representative)
Fax Fee	varies
Returned Check Fee	varies

* May be subject to change

For full list of fees, visit our website at www.mtb.com/customerservice and click on the “Common Mortgage Fees” link.

NOTICE OF ERROR AND INFORMATION REQUESTS MUST BE MAILED TO:

M&T Bank • P.O. Box 62986 • Baltimore, MD 21264-2986

OTHER IMPORTANT ADDRESSES

Payments: P.O. Box 62182 Baltimore, MD 21264-2182	Overnight Payment Address: Retail Lockbox Services (62182) Montgomery Park – 8th Floor 1800 Washington Blvd Baltimore, MD 21230
General Correspondence: P.O. Box 1288 Buffalo, NY 14240-1288	Insurance: P.O. Box 5738 Springfield, OH 45501-5738
Fax Numbers: Fax payoff requests: 1-866-409-2653 Fax all other Customer Service requests: 1-866-409-4642	Tax: P.O. Box 23628 Rochester, NY 14692

HOMEOWNERS INSURANCE / PROPERTY TAX INFORMATION

- **Insurance Requirements:** The terms of your loan require that you maintain homeowners insurance coverage the amount of which must be at least equal to the lesser of the full replacement cost coverage amount or your current loan amount. We suggest that you consult your insurance company to determine these coverage amounts. Flood Insurance is required for all properties located in a Special Flood Hazard Area as designated by FEMA. **In the event we determine that the property is not adequately insured, we will purchase, at your expense, a lender placed policy to protect our interest. This insurance is more costly and may provide less coverage than your original policy.**
- **Policy Information:** To protect our mutual interests, the mortgagee clause of your policy must include the following: M&T Bank, its Successors and/or Assigns, Mortgage loan# _____, P.O. Box 5738, Springfield, OH 45501-5738. If you pay your own insurance, please ensure that you provide us with your current insurance information by visiting our website at www.mycoverageinfo.com and referencing PIN # MT738. You may also mail or fax a copy of the declaration page to our office (Fax # 1-937-525-4125).
- **Damaged Property:** In the event of damage to your home, notify your insurance agent. After the claim has been filed, please contact us at 1-888-882-1858 so that we may guide you through this process.
- **Loans with Tax Escrow:** If your property taxes are paid from an escrow account with us, and you receive a tax bill, please forward the bill immediately to the following address: M&T Bank, P.O. Box 23628, Rochester, NY 14692. PA customers bills: M&T Bank, P.O. Box 961241, Fort Worth, TX 76161-0241. Please be sure to write your loan number on the bill. **It is no longer necessary to forward paid tax receipts on non-escrow accounts.** For property tax related questions please call 1-866-406-0949 (Fax # 1-817-826-0675).

This statement is intended to supply information and disclosures required by CFR 1026.41 regarding the referenced mortgage account. It is sent in compliance with State and Federal Law and not an attempt to collect any debt.



ADDRESS CHANGE REQUEST:

To change your address, please visit your local M&T Bank branch or call our Telephone Banking Center at 1-800-724-2224. Our representatives would be happy to assist you. Thank you!

Account Number

0091623017

6-750-22526-0002608-001-000-010-000-000

CHARLES D RIDLEY
PO BOX 1177
HASKELL OK 74436-1177

Additional Transaction Activity

Transaction Date	Due Date	Description	Total Received	Principal	Interest	Escrow	Optional Products	Subsidy	Unapplied Funds	Fees
02/10/17		Bankruptcy Attny Fee								-\$300.00
02/16/17	02/17	Late Charge								-\$31.38

Say goodbye to paper statements and hello to convenience! Sign up for mortgage statements and notices online:

- Enroll or log in to M&T Online Banking at onlinebanking.mtb.com
- Click on the **Settings and Support** tab and select **Statement Delivery Settings**
- Follow the on-screen prompts to enroll. If you currently receive statements and notices online for other M&T accounts, simply select **Electronic** for your mortgage and click **Save Changes**.
For assistance, call 1-800-790-9130.

***Please note, there is currently \$31.38 in fees outstanding on your M&T mortgage account. To pay this fee balance in full along with your next regular monthly payment, please remit the amount listed under "Amount Due" on the attached coupon.

Enjoy peace of mind with automatic monthly mortgage payments. With M&T's no-cost automatic payment service, you can avoid the hassles of monthly payments with automatic deductions from any checking or savings account! To enroll, visit onlinebanking.mtb.com or contact our Customer Service Department at 1-800-724-2224 to request an enrollment form by mail.

Simplify your life – manage your M&T mortgage online.

When you visit “My Mortgage Info” you’ll be able to:

- View current loan information
- Receive notification when your payments are received and when escrow disbursements occur
- Get tax and mortgage interest information

Visit onlinebanking.mtb.com to enroll or contact our Customer Service Department at 1-800-724-2224 for more information.


Convenient Payment Options For You

- Automatic Deduction:** Choose a monthly payment date from the 1st to 10th... never worry about mailing a check again! Call 1-800-724-2224 today.
- Pay-by-Phone:** Make a fast, same-day payment! Simply call 1-800-724-2224 for personal assistance, or use our Automated Speedpay Service directly at 1-866-241-6014 and make your payment for a nominal fee.
- Online Payments:** For details, visit onlinebanking.mtb.com or call 1-800-724-2224.
- Branch Payments:** Make a payment anytime at an M&T Bank branch. To find the branch nearest you visit www.mtb.com or call 1-800-724-2224.
- Western Union’s Quick Collect:** This same-day service is available for a minimal fee. Call 1-800-724-1633 to find the Western Union location nearest you. Then, complete the Quick Collect form with your loan number and the city code: Trust.NY


750-4438-0615F PAGE 2

PAYMENT OPTIONS


M&T provides you the following options for making your mortgage loan payments.




Payment by mail
P.O. Box 62182
Baltimore, MD 21264-2182




Online payment
<https://onlinebanking.mtb.com>



Pay-by-phone**
1-866-241-6014



Automatic deduction
Enroll at
<https://onlinebanking.mtb.com>



Pay at any M&T branch or through Western Union**
Call 1-800-724-1633 for nearest Western Union Location

**A fee may apply for this service.

ONLINE SERVICES 

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- “Notify me” payment alerts – payments received or escrow disbursements
 - You can also view your loan payment history, amortization schedule, principal balance, interest rate and escrow account activity

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PAYMENT INFORMATION

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- **Crediting of Payments:** Please be prompt – Any account payment will be credited to your account on the day it is received, not the day it is postmarked, provided it is made in United States Funds, by check or money order paid to M&T Bank and, is accompanied by a Payment Stub (Remittance Coupon) for the Account and received at our address indicated on the payment stub by 5:00 pm on any day Monday through Friday that is not a legal holiday. Payments are not accepted at M&T mortgage origination offices.
- **To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, M&T Bank retains rights under its security instrument, including the right to foreclose its lien.**
- **Reporting of Account Information to Credit Bureaus.** We may report information about your Account to credit bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report. If you think M&T has reported inaccurate information to a credit bureau, you may submit a dispute online with the credit bureau or write to us at M&T Bank, PO Box 900, Millsboro, DE 19966.
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 - You can obtain further information by calling the New York State Department of Financial Services’ Consumer Assistance Unit at 1-877-BANK-NYS or by visiting the Department’s website at www.dfs.ny.gov.

IMPORTANT INFORMATION FOR SERVICEMEMBERS

Pursuant to the Servicemembers Civil Relief Act you & your dependents may be eligible for certain benefits and/or protections.

For further information please contact our SCRA Servicing Team by phone 8:30am–5pm (EST) Monday-Friday, Toll Free at 1-855-350-SCRA (7272), or at 1-302-934-4872, by email at scraservicing@mtb.com, or by mail at PO Box 900, Millsboro, DE 19966.

SERVICE FEE SCHEDULE (UNLESS LIMITED BY STATE LAW)*

Amortization Schedule	\$25.00
Account History (per year)	\$10.00
Duplicate 1098/Escrow Analysis	varies
Verification of Mortgage	varies
Document Copies (per request)	\$20.00
Subsequent Payoff Statement.	varies
Automated Payment by Phone	\$15.00 (\$17.00 when speaking with a Representative)
Fax Fee	varies
Returned Check Fee	varies

* May be subject to change

For full list of fees, visit our website at www.mtb.com/customerservice and click on the “Common Mortgage Fees” link.

NOTICE OF ERROR AND INFORMATION REQUESTS MUST BE MAILED TO:

M&T Bank • P.O. Box 62986 • Baltimore, MD 21264-2986

OTHER IMPORTANT ADDRESSES

Payments: P.O. Box 62182 Baltimore, MD 21264-2182	Overnight Payment Address: Retail Lockbox Services (62182) Montgomery Park – 8th Floor 1800 Washington Blvd Baltimore, MD 21230
General Correspondence: P.O. Box 1288 Buffalo, NY 14240-1288	Insurance: P.O. Box 5738 Springfield, OH 45501-5738
Fax Numbers: Fax payoff requests: 1-866-409-2653 Fax all other Customer Service requests: 1-866-409-4642	Tax: P.O. Box 23628 Rochester, NY 14692

HOMEOWNERS INSURANCE / PROPERTY TAX INFORMATION

- **Insurance Requirements:** The terms of your loan require that you maintain homeowners insurance coverage the amount of which must be at least equal to the lesser of the full replacement cost coverage amount or your current loan amount. We suggest that you consult your insurance company to determine these coverage amounts. Flood Insurance is required for all properties located in a Special Flood Hazard Area as designated by FEMA. **In the event we determine that the property is not adequately insured, we will purchase, at your expense, a lender placed policy to protect our interest. This insurance is more costly and may provide less coverage than your original policy.**
- **Policy Information:** To protect our mutual interests, the mortgagee clause of your policy must include the following: M&T Bank, its Successors and/or Assigns, Mortgage loan# _____, P.O. Box 5738, Springfield, OH 45501-5738. If you pay your own insurance, please ensure that you provide us with your current insurance information by visiting our website at www.mycoverageinfo.com and referencing PIN # MT738. You may also mail or fax a copy of the declaration page to our office (Fax # 1-937-525-4125).
- **Damaged Property:** In the event of damage to your home, notify your insurance agent. After the claim has been filed, please contact us at 1-888-882-1858 so that we may guide you through this process.
- **Loans with Tax Escrow:** If your property taxes are paid from an escrow account with us, and you receive a tax bill, please forward the bill immediately to the following address: M&T Bank, P.O. Box 23628, Rochester, NY 14692. PA customers bills: M&T Bank, P.O. Box 961241, Fort Worth, TX 76161-0241. Please be sure to write your loan number on the bill. **It is no longer necessary to forward paid tax receipts on non-escrow accounts.** For property tax related questions please call 1-866-406-0949 (Fax # 1-817-826-0675).

This statement is intended to supply information and disclosures required by CFR 1026.41 regarding the referenced mortgage account. It is sent in compliance with State and Federal Law and not an attempt to collect any debt.



ADDRESS CHANGE REQUEST:

To change your address, please visit your local M&T Bank branch or call our Telephone Banking Center at 1-800-724-2224. Our representatives would be happy to assist you. Thank you!

EXHIBIT 2



P.O. Box 619063
Dallas, TX 75261-9063
RETURN SERVICE ONLY
Please do not send mail to this address

5-750-22971-0017000-001-000-010-000-000

CHARLES D RIDLEY
PO BOX 1177
HASKELL OK 74436-1177

Mortgage Statement

Account Number	0091623017
Payment Due Date	03/01/17
Amount Due	\$691.33
If payment received after 03/16/17, \$31.38 late fee will be charged.	

Contact Us

	General Customer Service:	1-800-724-2224
	Property Tax:	1-866-406-0949
	Property Insurance:	1-888-882-1847
<hr/>		
	Correspondence Address:	Payment Mailing Address:
	Lending Services, Customer Support	P.O. Box 62182
	P.O. Box 1288 Buffalo, NY 14240-1288	Baltimore, MD 21264-2182
<hr/>		
	https://onlinebanking.mtb.com	

Statement Date: 02/28/17

Account Information

Property Address	19220 S 211TH AVE EAS HASKELL OK 74436
Interest Rate	6.375%
Maturity Date	08/2022
Outstanding Principal*	\$34,212.77
Escrow Balance	\$219.17

* This is NOT a payoff figure. To obtain the full amount required to pay off your loan, please call us at 1-800-724-2224 or fax your request to 1-866-409-2653.

Explanation of Amount Due

Principal	\$445.74
Interest	+\$181.76
Tax/Insurance	+\$63.83
Amount Billed this Statement	\$691.33
Total Amount Due 03/01/17	\$691.33

Important Messages

Say goodbye to paper statements and hello to convenience! Sign up for mortgage statements and notices online:

- Enroll or log in to M&T Online Banking at onlinebanking.mtb.com
- Click on the **Settings and Support** tab and select **Statement Delivery Settings**
- Follow the on-screen prompts to enroll. If you currently receive statements and notices online for other M&T accounts, simply select **Electronic** for your mortgage and click **Save Changes**. For assistance, call 1-800-790-9130.

Past Payments Breakdown

	Paid Since Last Statement	Paid Year-to-Date
Principal	\$968.01	\$1,406.28
Interest	\$186.90	\$376.13
Escrow (Taxes & Insurance)	\$28.02	\$56.33
Fees	\$31.38	\$2,835.13
Partial Payment (Unapplied)	-\$522.31	\$0.00
Total	\$692.00	\$4,673.87

Transaction Activity

Transaction Date	Due Date	Description	Total Received	Principal	Interest	Escrow	Optional Products	Subsidy	Unapplied Funds	Fees
02/27/17	03/17	Late Charge							-\$31.38	\$31.38
02/27/17	02/17	Partial Payment Received	\$692.00						\$692.00	
02/27/17	02/17	Payment		\$440.60	\$186.90	\$28.02			-\$655.52	
02/27/17	03/17	Principal Payment		\$527.41					-\$527.41	



CHARLES D RIDLEY


M & T BANK
PO BOX 62182
BALTIMORE MD 21264-2182


AMOUNT DUE		
Due by	03/01/17	\$691.33
If received after	03/16/17	\$722.71
Please designate how you want us to apply any additional funds.		
Additional Principal	\$	<div><div></div><div></div><div></div><div></div><div></div></div>
Additional Escrow	\$	<div><div></div><div></div><div></div><div></div><div></div></div>
Unpaid Late Charges	\$	<div><div></div><div></div><div></div><div></div><div></div></div>
Other (Must specify)	\$	<div><div></div><div></div><div></div><div></div><div></div></div>
Total Amount Enclosed	\$	<div><div></div><div></div><div></div><div></div><div></div></div>


750-4430-0515F

PAYMENT OPTIONS

M&T provides you the following options for making your mortgage loan payments.


- 


Payment by mail
P.O. Box 62182
Baltimore, MD 21264-2182
- 

Online payment
<https://onlinebanking.mtb.com>
- 

Pay-by-phone**
1-866-241-6014

**A fee may apply for this service.

- 

Automatic deduction
Enroll at
<https://onlinebanking.mtb.com>
- 

Pay at any M&T branch or through Western Union**
Call 1-800-724-1633 for nearest Western Union Location

ONLINE SERVICES

M&T offers a variety of online services to help you better manage your mortgage loan including:

- Payments
 - Sign-up for recurring automatic deductions
 - One time payments
 - Schedule extra payments (principal, escrow, fees, etc.)
- “Notify me” payment alerts – payments received or escrow disbursements
 - You can also view your loan payment history, amortization schedule, principal balance, interest rate and escrow account activity

Simply visit [www.https://onlinebanking.mtb.com](https://onlinebanking.mtb.com). For further assistance please contact us at 1-800-724-2224.

PAYMENT INFORMATION

- **Additional Amount:** Please designate how you want additional funds to be applied, we will apply them as directed provided your account is current. If your account is current, undesignated funds will be applied in the following order: escrow advances, late charges, NSF fees, payment shortages, all other fees and/or Principal. If you prefer additional funds be applied in a different manner please be sure to designate how you want the funds applied. Regardless of the account status, principal prepayments will only be applied to your account if your contract allows for prepayments. Please review the transaction activity on the front of this statement and notify M&T Bank within 90 days of receipt of this billing statement if you would like any additional funds to be applied in a different manner than what has been detailed herein.
- **Crediting of Payments:** Please be prompt – Any account payment will be credited to your account on the day it is received, not the day it is postmarked, provided it is made in United States Funds, by check or money order paid to M&T Bank and, is accompanied by a Payment Stub (Remittance Coupon) for the Account and received at our address indicated on the payment stub by 5:00 pm on any day Monday through Friday that is not a legal holiday. Payments are not accepted at M&T mortgage origination offices.
- **To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, M&T Bank retains rights under its security instrument, including the right to foreclose its lien.**
- **Reporting of Account Information to Credit Bureaus.** We may report information about your Account to credit bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report. If you think M&T has reported inaccurate information to a credit bureau, you may submit a dispute online with the credit bureau or write to us at M&T Bank, PO Box 900, Millsboro, DE 19966.
- To locate a HUD approved counseling agency please call: 1-800-569-4287, or visit <http://www.hud.gov>.

AUTOMATED ACCOUNT INFORMATION

Account information is easy to access through M&T Bank’s Automated Phone Service by calling 716-626-7010 or 1-800-724-2224. Please have your loan number and the first five (5) digits of your Social Security Number to access this convenient service. Automated information is available Monday – Saturday, 7:00 a.m. to 11:00 p.m., Eastern Time.

CONSUMER COMPLAINTS & INQUIRIES

- If you have a loan secured by real estate located in New York State:
- You can direct any complaints and inquiries to M&T Bank by referencing the “Contact Us” section on the first page of this statement.
 - You have the right to file complaints about M&T Bank with the New York State Department of Financial Services.
 - You can obtain further information by calling the New York State Department of Financial Services’ Consumer Assistance Unit at 1-877-BANK-NYS or by visiting the Department’s website at www.dfs.ny.gov.

IMPORTANT INFORMATION FOR SERVICEMEMBERS

Pursuant to the Servicemembers Civil Relief Act you & your dependents may be eligible for certain benefits and/or protections.

For further information please contact our SCRA Servicing Team by phone 8:30am–5pm (EST) Monday-Friday, Toll Free at 1-855-350-SCRA (7272), or at 1-302-934-4872, by email at scraservicing@mtb.com, or by mail at PO Box 900, Millsboro, DE 19966.

SERVICE FEE SCHEDULE (UNLESS LIMITED BY STATE LAW)*

Amortization Schedule	\$25.00
Account History (per year)	\$10.00
Duplicate 1098/Escrow Analysis	varies
Verification of Mortgage	varies
Document Copies (per request)	\$20.00
Subsequent Payoff Statement.	varies
Automated Payment by Phone	\$15.00 (\$17.00 when speaking with a Representative)
Fax Fee	varies
Returned Check Fee	varies

* May be subject to change

For full list of fees, visit our website at www.mtb.com/customerservice and click on the “Common Mortgage Fees” link.

NOTICE OF ERROR AND INFORMATION REQUESTS MUST BE MAILED TO:

M&T Bank • P.O. Box 62986 • Baltimore, MD 21264-2986

OTHER IMPORTANT ADDRESSES

Payments: P.O. Box 62182 Baltimore, MD 21264-2182	Overnight Payment Address: Retail Lockbox Services (62182) Montgomery Park – 8th Floor 1800 Washington Blvd Baltimore, MD 21230
General Correspondence: P.O. Box 1288 Buffalo, NY 14240-1288	Insurance: P.O. Box 5738 Springfield, OH 45501-5738
Fax Numbers: Fax payoff requests: 1-866-409-2653 Fax all other Customer Service requests: 1-866-409-4642	Tax: P.O. Box 23628 Rochester, NY 14692

HOMEOWNERS INSURANCE / PROPERTY TAX INFORMATION

- **Insurance Requirements:** The terms of your loan require that you maintain homeowners insurance coverage the amount of which must be at least equal to the lesser of the full replacement cost coverage amount or your current loan amount. We suggest that you consult your insurance company to determine these coverage amounts. Flood Insurance is required for all properties located in a Special Flood Hazard Area as designated by FEMA. **In the event we determine that the property is not adequately insured, we will purchase, at your expense, a lender placed policy to protect our interest. This insurance is more costly and may provide less coverage than your original policy.**
- **Policy Information:** To protect our mutual interests, the mortgagee clause of your policy must include the following: M&T Bank, its Successors and/or Assigns, Mortgage loan# _____, P.O. Box 5738, Springfield, OH 45501-5738. If you pay your own insurance, please ensure that you provide us with your current insurance information by visiting our website at www.mycoverageinfo.com and referencing PIN # MT738. You may also mail or fax a copy of the declaration page to our office (Fax # 1-937-525-4125).
- **Damaged Property:** In the event of damage to your home, notify your insurance agent. After the claim has been filed, please contact us at 1-888-882-1858 so that we may guide you through this process.
- **Loans with Tax Escrow:** If your property taxes are paid from an escrow account with us, and you receive a tax bill, please forward the bill immediately to the following address: M&T Bank, P.O. Box 23628, Rochester, NY 14692. PA customers bills: M&T Bank, P.O. Box 961241, Fort Worth, TX 76161-0241. Please be sure to write your loan number on the bill. **It is no longer necessary to forward paid tax receipts on non-escrow accounts.** For property tax related questions please call 1-866-406-0949 (Fax # 1-817-826-0675).

This statement is intended to supply information and disclosures required by CFR 1026.41 regarding the referenced mortgage account. It is sent in compliance with State and Federal Law and not an attempt to collect any debt.



ADDRESS CHANGE REQUEST:

To change your address, please visit your local M&T Bank branch or call our Telephone Banking Center at 1-800-724-2224. Our representatives would be happy to assist you. Thank you!